DOCUMENT RESUME

ED 331 672 RC 018 137

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TITLE	Farm Family Adaptations to Severe Economic Distress: Ohio. Results of the 1989 Regional Farm Survey.
SPONS AGENCY	North Central Regional Center for Rural Development, Ames, Iowa.
REPORT NO	NCRCRD-RRD-154-10
PUB DATE	Aug 90
NOTE	27p.; For related reports, see RC 018 075, RC018 078, and RC 018 136-145. Each report in this series contains a section on "Information and Training Needs." Part of regional research project NC-184.
AVAILABLE FROM	North Central Regional Center for Rural Development, 317D East Hall, Iowa State University, Ames, IA 50011 ($3.00).
PUB TYPE	Reports - Research/Technical (143) -- Statistical Data (110)
EDRS PRICE	MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS	Attitudes; Community Services; Coping; *Economic Change; Economic Impact; Economic Status; Educational Needs; Family Income; *Farmers; *Financial Problems; Information Needs; *Quality of Life; Rural Farm Residents; Spouses; State Surveys; Stress Variables; Tables (Data)
IDENTIFIERS	*Farm Crisis; Farm Women; *Ohio

ABSTRACT

During the farm crisis of the 1980s, many midwestern farm families suffered financial distress, but by 1989 an uneven financial recovery was under way. This report summarizes data collected from 388 Ohio farm operators (a 38.8% response rate) and 353 spouses as part of a large survey conducted in 12 North Central states. The purpose of the survey was to identify farm families' adaptation pattern, information and educational needs, and opinions on rural development. Operators had an average age of 53 years, and most respondents had attained at least a high school diploma. In 1988, 8% of respondents had negative net family income, while average family income fell in the range of $20,000-$29,999. Average farm size was 367 acres. Most respondents believed that, over the last 5 years, local services and quality of life factors had stayed about the same; 37% reported improvements in adult education opportunities. Over 60% believed that financial conditions for farmers had gotten worse, and about 40% thought that conditions would continue to deteriorate. About half responded to hard times by postponing major purchases or using savings for living expenses; 35% decreased savings for their children's education. Nearly half of farmers and spouses worked off the farm; 14% had participated in vocational education or retraining programs and 7% thought they were not helpful. Highly rated information and training needs were concerned with marketing skills, reducing costs through low-input farming, and using new technologies. Spouses were very involved in farm operations and decisionmaking, and experienced considerable stress related to farming risks and balancing responsibilities. This report contains 15 data tables. (SV)

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Farm Family Adaptations to Severe Economic Distress:

Ohio

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Farm Family Adaptations to Severe Economic Distress: South Dakota

Results of the 1989 Regional Farm Survey

Ronald G. Stover and Penny W. Stover

August 1990

RRD 154-11

Preface

The 1980s brought much change to rural America. Profound changes occurred in farming. As new technology was adopted, farm numbers continued to decline and many farm families found themselves struggling against low commodity prices. In addition, financial distress gripped many farm families. As interest rates soared, farm assets declined and farm incomes plummeted. The farm crisis during the 1980s was undoubtedly one of the darkest moments in the history of the Midwest.

However, as the 1980s drew to a close, many farm families' financial situations improved and much of rural America experienced a recovery. As a result of the differential impact of the farm crisis and the uneven financial recovery, this study of farm families was undertaken as a way to assess the socioeconomic status of farm families in the Midwest.

Financial support for the project was provided by the North Central Regional Center for Rural Development as part of the regional research project NC-184. Cooperating in the study were the land-grant universities and the Agricultural Statistics Services in each of the North Central states. The data collection was conducted through a cooperative agreement between Iowa State University and the Iowa Department of Agriculture and Land Stewardship, Agricultural Statistics Service. The primary objective of the study was to assess the socioeconomic conditions of farm families in the region and provide an overview of needed research and extension activities to assist farm families.

The authors wish to acknowledge the valuable technical assistance provided by Julie Stewart and Kristi Hetland of the North Central Regional Center for Rural Development. Jacqueline Fellows, department of sociology, Iowa State University, provided much assistance in the data management and analysis.

Results of the 1989 Regional Farm Survey: South Dakota

Ronald G. Stover and Penny W. Stover

This report summarizes data collected from a sample of South Dakota farm families as part of a larger study conducted in the 12 North Central states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, North Dakota, South Dakota and Wisconsin. This survey was conducted through the cooperation of South Dakota State University and South Dakota Agricultural Statistics, with funding from the North Central Regional Center for Rural Development.

The purposes of the survey were to:

- Identify what adjustments farm families made during the 1980s in response to the farm crisis.
- Identify information and educational needs of farm families.
- Assess farm families' opinions about several important agricultural and rural development issues.

Methodology

In February 1989, a statewide random sample of 700 farm operators and spouses was contacted. A packet of two questionnaires was sent--one for the farm operator and one for the spouse. One set of questions was answered by both operator and spouse; other questions were answered only by the operator or only by the spouse.

There were 207 operator surveys returned for a response rate of 29.6 percent and 182 spouse surveys returned for a response rate of 26.0 percent. Of the total, 177 were matched questionnaires for both the spouse and the operator for a response rate of 30 percent. This paper presents the major findings from the mail survey on the status of farm families in South Dakota.

Results

Age, education and income characteristics of survey respondents are reported in Table 1. Compared to the average age of the total farm population of South Dakota farm operators (49.7 years) as reported in the 1987 Census of Agriculture, operators in the survey were slightly older (51.6 years) and spouses were slightly younger (49.0 years). Generally, spouses were about two and one-half years younger than operators.

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This research is in part a contribution to Regional Project NC-184, and is supported in part by the North Central Regional Center for Rural Development. The authors wish to acknowledge the efforts of and thank the South Dakota Agricultural Statistics Service, Sioux Falls, for their assistance in obtaining the survey data for this project.

Since educational information is not available from the census, no comparisons to the farm population in general are possible. As for the survey respondents, most operators (54.3 percent) had at least some high school training, with almost one-third having had some post-high school training. Interestingly, more than one-half of the spouses (50.5 percent) had experienced some post-secondary education.

When asked about their average net family income, only slightly more than one-fourth (26.8 percent) reported family income of $30,000 or more. Nearly one-half of the participants reported net family income between $10,000 and $29,999, and almost one-fourth (24.2 percent) reported income of less than $10,000. Indeed, 6.2 percent experienced *no* family net income. That is, nearly one in 16 farm families were losing money even when income from all family sources was included.

Table 2 presents a comparison of the average farm size and gross farm sales for survey participants and the total South Dakota farm population. Survey respondents tended to be more often represented in the farm categories of 500 acres or more (82.1 percent compared to 49.8 percent) and to be less often represented in the categories of less than 500 acres (17.9 percent compared to 50.2 percent).

Only slightly more than 10 percent of the operators reported gross farm sales of less than $10,000, while twice as many (22.3 percent) of the general South Dakota farm population reported this level of sales. In contrast, survey respondents were more heavily represented in the sales category of $100,000 or more (32.7 percent compared to 18.6 percent) than were the farm population in general.

Community and Economic Conditions

Generally, when asked about conditions of local facilities and services, the respondents perceived little change (Table 3). Among the items for which a substantial number of respondents perceived some change were the quality of schools, health and child care facilities, police and fire protection, and adult education opportunities. In contrast, many respondents perceived that job opportunities, banking services, and entertainment and recreation opportunities had gotten worse.

When queried about financial conditions in the local community, nearly one-half thought the financial conditions of farmers had gotten worse and more than 40 percent thought the same about the financial condition of agribusiness firms. However, on a personal level, only slightly less than one-fourth thought their own farm's financial condition had deteriorated.

Quality of Life

Historically, quality of life has been an important factor in satisfaction with farm life. For that reason, the respondents were asked to evaluate factors relating to quality of life in their community. Overall, the respondents seemed to think there had been little change over the past five years for most of the factors addressed. Generally, when the respondents believed there *had* been a change, they felt there had been improvement. More than one-half of both the operators

and the spouses reported that their own family finances had become better over the past five years, four out of five respondents reported that their financial situation had become better relative to other farmers in their area, and almost three in 10 believed the overall economic condition of farmers would improve in the next five years. After considering their farm's overall financial situation, more than 80 percent reported they were likely to continue farming for at least the next five years.

Finally, when asked about their satisfaction with farming in general, most farm operators and spouses seemed positive about their farming lifestyle. Only one in four believed their satisfaction with farming had decreased.

With respect to their relationships with neighbors, most believed things had remained about the same. However, some pessimism was evident in the results since nearly one-third thought "neighboring" and neighbors helping each other had gotten worse during the past five years. Despite this pessimism, nearly three-fourths of the respondents still believed the things they had in common with other people in their community had not changed.

Farm Family Adjustments

The recent farm crisis has required many farm families to make adjustments. To determine adjustments made by South Dakota farm families, the respondents were asked what changes they had experienced from 1984 to 1988 due to financial need (Table 5). The one adjustment listed by a majority of respondents was to cut back on major household purchases. Several adjustments--cutting back on charitable contributions, changing transportation patterns, and using savings to meet living expenses--were cited by about 40 percent of the respondents. Very few reported they had postponed children's education, borrowed money from relatives or friends, or let life insurance lapse. While most families did not try to bring in additional income, nearly one-third of the spouses had obtained off-farm employment, and more than one in five farm operators had sought off-farm employment.

Seeking off-farm employment was one of the ways farm families adjusted to situations created by financial need over the past five years (Table 6). As previously reported, more than 20 percent of the operators and nearly one-third of the spouses took off-farm employment. While many worked part time (less than 40 hours per week), almost one-half of both the operators and spouses worked 40 hours or more per week. The average number of hours worked off-farm by the operators and spouses was 31.6 and 30.4 hours, respectively. When asked about the number of weeks worked during the year, operators reported they worked off-farm an average of 38 weeks in 1988, while spouses averaged 44 weeks.

Thus, spouses tended to work fewer hours per week, but more weeks per year. Spouses also were more likely to have started working at off-farm jobs within the last five years.

Farm operations are constantly changing. South Dakota farmers were asked about changes between 1984 and 1988 in the size of their operation and in the amount of time they spent working on their farm. In terms of the number of acres owned, the vast majority reported no change. However, one-half of the respondents reported they had changed the number of acres

rented from other individuals, with nearly one-third increasing the number of acres rented, and about one in five reporting a decrease. As for the hours worked on the farm, the majority (more than 60 percent) of farm operators reported no change. Likewise, the percent of family labor used on the farm changed little between 1984 and 1988.

Risk Reduction Behaviors

Many farmers believed the risk in farming had increased during the last five years. To determine how farmers adjusted to such changes, farm operators were asked what kind of risk reduction activities they had engaged in between 1984 and 1988 and what kind of risk reduction activities they planned for 1989 to 1992 (Table 8). The range of response frequencies for the time period 1984-1989 was striking. Several were cited by large pluralities, several others were used by about one-half, some were infrequently cited, and some were cited by almost no operators. Clearly, the most frequently reported activities used were paying closer attention to marketing (85 percent) and postponing major farm purchases (75 percent).

Between one-half and two-thirds of the operators reported they had reduced long-term debt, reduced short-term debt, kept more complete financial records, shared machinery with neighbors, and sought crop insurance. All other possibilities were noted by fewer than one-half of all respondents.

Of particular interest are those risk reduction activities seldom cited. Less than one in 10 sold land, started new businesses, used futures markets, transferred land back to lenders, sought training for a new vocation, changed from cash rent to crop share, retired from farming, or quit farming.

When asked about changes they were planning to make, the responses were more broadly distributed. The one risk reduction behavior that clearly stood out as a future plan was to pay closer attention to marketing (Table 8). When operators that definitely plan to use this behavior (70 percent) and those who might use it (6 percent) were combined, more than three-fourths of the respondents seemed interested in using marketing behavior to reduce risk.

Other prominent *planned* risk reduction behaviors included: reducing long-term debt, reducing short-term debt, and keeping more complete financial records. Among the risk reduction behaviors least likely to be used by farm operators were selling land, starting a new business, transferring land to lender, and seeking training for a new vocation.

Of special interest were the number of operators considering leaving farming. At least one-third of the operators planned to either retire from farming (15 percent planning to; 23 percent considering it) or quit farming (10 percent planning to; 23 percent considering it).

Participation in Government Programs

The federal government provides numerous programs and laws to assist farmers. Respondents were asked whether they participated in these programs and how helpful they had been to their operation (Table 9). Generally, South Dakota survey respondents neither participated in, nor saw

the need for, most of the government programs. The major programs used by the respondents were the commodity program (84.8 percent) and the 1988 Drought Assistance Act (76.9 percent). Among those participating, most thought both programs had been effective in helping their farm operations.

Three other programs were participated in by between one-fourth and one-half of the operators. Nearly one-half of the respondents participated in the all-risk crop insurance program, and approximately two in three of those participating thought the program was helpful. Similarly, of the one-third who participated in FmHA loans, three-fourths thought the program had helped. The only other program in which even one-fourth of the respondents participated--Conservation Reserve Program--was perceived as having been helpful to two in three of those who had participated in it.

Most respondents did not participate in, nor see the need for, most of the programs listed in the survey. The overwhelming majority of respondents did not participate in programs such as Chapter 11, Chapter 12, mental health counseling, job or vocational training, food stamps, or fuel assistance.

Information and Training Needs

As reported in Table 8, most South Dakota farmers planned to continue farming for at least the next five years. Respondents were asked what type of information and/or training they would need in order to continue their farm operations (Table 10). Information on marketing skills was identified by the respondents as the most needed training. Among other items the respondents listed as most needed (high need or very high need indicated) were information and/or training in using new technologies as they become available, and reducing production cost through low-input farming methods. At the opposite end of the scale, very few respondents perceived a need for processing farm products on the farm before selling, using appropriate conservation techniques, or diversifying their farm operation by adopting new crops or livestock. (It should be noted that farm diversification had already been used by 75 percent of the respondents, as reported previously in Table 8.) Neither was much interest expressed for information on available government assistance, bookkeeping and financial systems, nor using new machinery and chemicals to increase production.

Spouses' Involvement in Farm Operation

Rarely is a farm operation the sole responsibility of the farm operator. Historically, spouses have provided labor assistance and performed a myriad of duties around the farm. South Dakota farm spouses are no different. They were asked if they performed various farm duties and whether the time spent on each duty had changed over the past five years (Table 11). Generally, participation by spouses in the farm operation was considerable. In addition to performing household tasks and child care duties, more than 90 percent sometimes or always spent time running farm errands and taking care of vegetable gardens or animals for family consumption. Nearly 80 percent maintained financial records and did bookkeeping for the farming operation, and milked or cared for farm animals. Almost 60 percent performed field work and worked at

off-farm jobs. However, relatively few spouses marketed farm products, purchased major supplies and equipment, or supervised the farm work of others.

As reported by spouses, there had been little change over the past five years in the amount of time they spent on their farm duties. The only areas in which a substantial number of spouses reported a decrease in the time spent on farm duties was time spent in field work and on milking or caring for farm animals. Nearly one-third spent less time with these duties. In contrast, nearly one-fourth reported increased time spent on maintaining farm records and bookkeeping, as well as working at off-farm jobs.

Family Decision-Making Behavior

Farm spouses in South Dakota were heavily involved in the farming operation, as was reported in Table 11. But, how involved were they in making the decisions pertaining to the farm operation? When asked who made certain decisions (Table 12), spouses reported that they rarely made decisions alone. Not surprisingly, spouses (81.7 percent) were involved in making decisions concerning the purchase of major household appliances. Less than 10 percent, however, made this decision alone. When decisions about the operation of the farm came up, spouses were involved in some, but not others. Among decisions made by spouses along with their husbands or someone else, were those concerning the purchase or sale of land (68.2 percent) and the renting of more or less land (56.7 percent). On the other hand, decisions typically made by someone other than the spouse included when to sell agricultural products, whether to try new agricultural practices, producing a crop or livestock, and the purchase of major farm equipment.

Pressures Experienced by Spouses

Farm families experience many pressures due to the high-risk nature of a farming operation. To determine the extent of those pressures, spouses were asked about the types of stressful situations they experience and the frequency of those stresses (Table 13). Lack of control over the weather and commodity prices were the pressures most often experienced by South Dakota spouses. Nearly one-third reported daily stress over this concern and more than one-half occasionally experienced this stress. Similarly, another highly stressful situation experienced by more than 80 percent (24 percent daily, 57.1 percent occasionally) of the spouses was the problem of balancing work and family responsibilities. More than one-half also experienced occasional stress caused by adjusting to new government policies, conflict with their spouses, and conflict with their children.

On the positive side, nearly one-half reported only occasional stress created by indebtedness and debt-serving problems, and nearly one-third reported almost never experiencing stress due to indebtedness. Another positive aspect was spousal support. More than 90 percent reported never or only occasionally receiving insufficient support from their spouse in either farm or family duties. Also, about one-third never underwent stress due to no farm help or loss of help when needed, and a little more than one-third only occasionally experienced this stress. Further, difficulty with child care arrangements did not seem to be a stress-producing problem for this sample. More than one-half reported this issue did not apply to them (probably because there were no children in the home) and a further one in four reported it almost never caused stress.

Coping Strategies Used by Farm Spouses

Since spouses did undergo a variety of stressful situations, they were asked about specific coping strategies they used to deal with stress. By far the most frequently reported strategy was participation in church activities. It was used by two-thirds of the spouses either a great deal or quite a bit. It is interesting to note that even though religious activities represented a very important strategy, nearly one-half never sought spiritual support from religious personnel--ministers, priests or other clergy. Further, more than 90 percent never talked to a family counselor or other mental health professional to cope with stress.

A second set of coping strategies used by many people were mental or psychological tactics such as telling themselves they could put up with a lot as long as they made a living from farming, reminding themselves that for everything bad about farming there was also something good, noticing that other people had more difficulties in life, and telling themselves that success in farming was not the only important thing in life. A third set of frequently mentioned strategies included making a plan of action and following it, and becoming more involved in activities outside the farm.

Few people refused to think about the problems, but nearly one-half wished the situation would go away or be over. More than three-fourths tried to keep their feelings to themselves, and when they sought support, they tended to look to family and friends rather than to ministers, professionals or people who could do something concrete about the problem.

Participation in Farm and Local Organizations

Membership in local and farm organizations can be one means of support and of coping with farm problems and stresses. Both the operators and spouses were asked about their membership in such organizations (Table 15). Most of the spouses were not, nor had they ever been, a member of an organized farm or women's farm group. Farm operators had participated in organized groups more than their spouses. Membership in farm supply cooperatives was reported by 48 percent of operators, 39 percent belonged to an organized farm group, and 30 percent were members of a commodity producers' association. About one-fourth were also members of marketing cooperatives. On the local level, nearly one-half either were, or had previously been, a member of some governing board, such as a school board or town council.

Summary

Generally, the picture of family farming as indicated by the respondents in this survey is one of independence, coping and surprising financial strength. It is important to be cautious about the results, however, for several reasons. First, the respondents represent those families still in farming--not those who are no longer in farming. Second, while attempts were made to gauge change over the last several years, the data on change are not truly longitudinal; rather they are based on recall and are thus subject to substantial error. Finally, while the frequently optimistic picture of the future painted here is gratifying, it is impossible to know at this point if the picture is valid. We will just have to wait.

Table 1. Comparison of respondents' personal characteristics to personal characteristics of total farm population in South Dakota

Personal characteristics	Sample of operators	Sample of spouses	Farm population[a]
Average age, years	51.6	49.0	49.7
	Percent		
Under 25	1.0	2.7	3.2
25-34	14.2	13.1	16.9
35-44	18.1	23.0	19.4
45-49	8.6	10.4	8.5
50-54	14.7	10.9	9.9
55-59	8.7	15.9	11.6
60-64	15.1	14.2	12.3
65-69	8.6	4.9	8.8
70 +	10.1	4.9	9.4
Average years of education	12.2	13.0	N/A
	Percent		
1-8	13.9	5.4	N/A
9-12	54.3	44.1	N/A
13-16	27.8	46.7	N/A
17 +	4.0	3.8	N/A
Net family income	Percent		
Loss	6.2		N/A
$1-$9,999	18.0		N/A
$10,000-$19,999	22.2		N/A
$20,000-$29,999	26.8		N/A
$30,000-$39,999	10.3		N/A
$40,000-$49,999	7.7		N/A
$50,000-$59,999	4.7		N/A
$60,000-$69,999	0.0		N/A
Over $70,000	4.1		N/A

[a] South Dakota 1987 Census of Agriculture, Advance State Report

Table 2. Comparison of respondents' farm characteristics to farm characteristics of total farm population in South Dakota

Farm characteristics	Sample of operators	South Dakota farm operators population[a]
Average farm size, acres	Percent	
1 to 9	0.0	5.2
10 to 49	0.7	7.3
50 to 179	3.0	14.0
180 to 499	14.2	23.7
500 to 999	37.3	20.9
1,000 +	44.8	28.9
Gross farm sales	Percent	
Less than $10,000	10.2	22.3
$10,000 to $39,999	22.4	31.3
$40,000 to $99,999	34.7	27.8
$100,000 to $249,999	25.0	14.6
$250,000 to $499,999	7.2	2.8
$500,000 or more	0.5	1.2

[a] South Dakota 1987 Census of Agriculture, Advance State Report

Table 3. Farm operators' opinions on changes in local services, facilities and economic conditions

Category	Improved	Remained the same	Gotten worse	Uncertain	Not available	Number of respondents
			Percent			
Farm's financial condition	37.4	37.4	24.3	1.0	0.0	206
Health care services	30.0	44.3	19.7	4.9	1.0	203
Shopping facilities	29.3	33.7	36.1	0.5	0.5	205
Adult education opportunities	26.8	48.8	11.2	9.8	3.4	205
Current financial condition of farmers	25.0	22.5	47.5	4.4	0.5	204
Police and fire protection	24.9	70.7	2.9	0.5	1.0	205
Current financial condition of area lenders	23.5	39.2	24.0	12.7	0.5	204
Banking services	23.4	56.6	19.0	0.5	0.5	205
Quality of schools	22.3	57.9	16.3	3.5	0.0	202
Current financial condition of area agribusiness firms	20.0	28.8	42.9	6.8	1.5	205
Child care facilities	19.5	50.0	7.0	18.5	5.0	200
Job opportunities	15.0	36.2	43.5	2.9	1.9	206
Opportunities for entertainment and recreation	12.7	57.1	23.9	5.4	1.0	205

Table 4. Farm operator and spouse opinions on quality of life in their communities

Opinions	Become better		Remained the same		Become worse	
	Op	Sp	Op	Sp	Op	Sp
			Percent			
Your family finances in past 5 years	52.0	54.8	25.2	20.9	22.8	24.3
Quality of life for your family in past 5 years	41.4	46.0	43.9	39.2	14.7	14.8
Overall economic condition of farmers in next 5 years	27.6	29.2	36.9	35.7	35.5	35.1
Likelihood you will continue to farm for at least the next 5 years	40.6	32.7	46.0	52.1	13.4	15.2
Your financial situation compared to farmers in your area	41.1	37.3	44.9	50.8	14.0	11.9
Your satisfaction with farming	34.6	27.1	43.9	48.0	21.5	24.9
"Neighboring" over the past 5 years	10.7	13.7	58.1	52.0	31.2	34.3
Neighbors helping each other over the past 5 years	12.6	13.5	55.0	56.7	32.4	29.8
Things you have in common with people in your community	13.5	14.2	75.9	72.7	10.6	13.1

Op = Operator (N=207)
Sp = Spouse (N=182)

Table 5. Farm family adjustments reported by operator as made in 1985-1989 because of financial need

Adjustments	Yes	No	Number of respondents
	Percent		
Postponed major household purchase(s)	57.8	42.2	204
Cut back on charitable contributions	42.6	57.4	204
Changed transportation patterns to save money	39.8	60.2	206
Used savings to meet living expenses	39.3	60.7	206
Postponed medical or dental care to save money	34.8	65.2	207
Changed food shopping or eating habits to save money	34.3	65.7	207
Spouse took off-farm employment	31.5	68.5	203
Reduced household utility use, such as electricity, telephone	31.4	68.6	207
Decreased money saved for children's education	29.1	70.9	203
Sold possessions or cashed in insurance	25.1	74.9	207
Canceled or reduced medical insurance coverage	23.8	76.2	206
Purchased more items on credit	23.7	76.3	207
Took off-farm employment	22.7	77.3	207
Fell behind in paying bills	21.3	78.7	207
Let life insurance lapse	16.6	83.4	205
Borrowed money from relatives or friends	11.1	88.9	207
Postponed children's education	6.5	93.5	200

Table 6. Off-farm employment of operator and spouse in 1988

Hours per week	Operator		Spouse	
	Number	Percent	Number	Percent
1-9	6	12.0	7	9.2
10-19	7	14.0	9	11.9
20-29	7	14.0	13	17.1
30-39	5	10.0	14	18.4
40 +	25	50.0	33	43.4
Average hours per week	31.6		30.4	
Average weeks per year	37.8		43.6	
Number of respondents	50		76	

Table 7. Changes in farm operation reported by farm operator--1984 and 1988

Changes	Increased	No change	Decreased
		Percent	
Acres owned	23.5	72.9	3.6
Acres rented	31.2	49.3	19.4
Total acres operated	43.5	0.0	56.6
Operator hours worked on farm	13.6	62.7	23.7
Percent family labor on farm	18.7	67.9	13.4

Table 8. Farm operators' report of risk reduction behaviors for 1984-1988 and behaviors planned for 1989-1993

Adjustments	Changes made 1984-1988		Changes planned 1989-1993		
	Yes	Number of respondents	Yes	Maybe	Number of respondents
	Percent		Percent		
Paid closer attention to marketing	85.0	200	70.1	6.4	187
Postponed major farm purchase	75.0	200	47.6	18.4	185
Reduced long-term debt	65.7	198	55.2	13.1	183
Kept more complete financial records	64.6	198	55.4	8.2	184
Reduced short-term debt	63.4	194	51.7	13.9	180
Shared labor or machinery with neighbors	53.0	202	40.3	9.7	186
Bought crop insurance	50.0	198	38.9	15.1	185
Reduced expenditures for hired help	45.2	197	32.3	5.4	186
Diversified farm by raising livestock	42.6	195	29.1	12.6	182
Diversified farm by adding new crops	33.8	198	20.9	36.4	187
Rented more acres	29.8	198	25.1	16.0	187
Sought off-farm employment	25.0	200	16.3	13.6	184
Rented fewer acres	21.0	200	14.6	8.6	185
Bought additional land	21.0	200	19.5	23.7	190
Reduced machinery inventory	19.1	199	16.6	9.6	187
Retired from farming	9.2	196	15.3	22.6	190
Used futures markets to hedge prices	9.1	197	18.9	22.2	185
Changed from cash rent to crop share	9.0	199	11.5	12.6	182
Started a new business (not farming)	8.0	200	4.8	17.0	188
Quit farming	6.7	194	10.1	22.9	188
Sold some land	5.5	200	4.8	8.6	186
Transferred land back to lender	3.5	200	1.1	2.7	186
Sought training for new vocation	3.5	200	4.8	12.3	187

Table 9. Farm operators' report of participation in government programs and their opinions on how helpful the programs were

Programs and laws	Participated			Did not participate				Number of respondents
	No help	Some help	A lot of help	Not needed	Did not qualify	Not available	Did not know about	
	Percent			Percent				
Federal government commodity programs (Feed Grain, Dairy Support)	2.3	49.7	32.8	4.5	9.6	0.0	1.1	177
1988 Drought Assistance Act	2.9	43.4	30.6	13.3	9.2	0.0	0.6	173
Loans from FmHA	9.4	14.0	14.0	43.3	18.7	0.6	0.0	171
Federal All-Risk Crop Insurance	14.6	23.8	9.8	43.9	4.9	0.0	3.0	164
Conservation Reserve Program (CRP)	7.1	13.1	8.3	22.0	47.0	1.2	1.2	168
Fuel assistance	3.5	2.9	3.5	73.1	15.2	0.0	1.8	171
Vocational retraining/ education program for self or family member	3.6	4.2	2.4	77.1	4.2	3.0	5.4	166
Farmer/lender mediation service	6.6	8.4	1.8	72.5	6.6	1.8	2.4	167
Mental health counseling for yourself or family member	3.6	3.0	1.8	80.8	3.6	1.2	6.0	167
Financial analysis or counseling by extension service	4.2	4.2	1.8	78.6	1.8	1.8	1.7	168
Chapter 11 bankruptcy (debt reorganization)	3.6	0.6	1.2	91.6	3.0	0.0	0.0	167
Chapter 12 (debt restructuring for farmers)	4.2	0.6	1.2	89.9	4.2	0.0	0.0	168
Food stamps	3.6	3.0	1.2	76.3	14.8	0.0	1.2	169
Unemployment benefits	4.2	1.2	1.2	74.4	16.1	1.8	1.2	168
Income assistance (AFDC, SSI)	5.4	1.8	1.2	69.6	13.7	0.6	7.7	168
Job Partnership Training Act or other off-farm job search assistance program	4.2	3.0	0.0	78.0	4.8	1.2	8.9	168

Table 10. Farmers' opinions on their information and training needs to continue farming in the next five years

Category	Need					Number of respondents
	None	Low	Moderate	High	Very high	
	Percent					
Marketing skills	18.0	11.0	40.5	20.0	10.5	200
Bookkeeping and financial systems	22.8	22.3	29.9	15.7	9.1	197
Available government assistance	21.4	21.9	34.7	13.3	8.7	196
Using new technologies as they become available	9.6	21.8	41.6	21.3	5.6	197
Diversifying farm operation by adopting new crops and livestock	23.7	22.2	38.4	11.6	4.0	198
Using new machines and chemical inputs to increase production	17.6	29.1	33.2	16.1	4.0	199
Reducing production costs through low-input farming methods	14.7	20.3	38.6	22.8	3.6	197
Processing farm products on farm before selling	44.9	28.8	17.2	6.1	3.0	198
Using appropriate conservation techniques	17.9	24.0	43.4	12.2	2.6	196

Table 11. Farm spouses' report on types of farm duties and changes in the amount of time spent on these duties

Duties	Perform these duties					Time spent on these duties			
	Always	Sometimes	Never	Not done	Number of respondents	Increased	Stayed the same	Decreased	Number of respondents
	Percent					Percent			
Household tasks and/or child care	91.1	5.5	1.7	1.7	179	17.1	71.3	11.6	164
Took care of a vegetable garden or animals for family consumption	61.4	30.6	5.2	2.8	176	15.4	67.9	16.7	162
Bookkeeping and maintained records	46.1	32.6	17.4	3.9	178	25.6	70.0	4.4	160
Worked at an off-farm job	29.7	29.7	32.6	8.0	175	24.6	55.1	20.3	138
Ran farm errands	27.9	68.2	3.3	0.6	179	16.5	71.9	11.6	164
Milked or cared for farm animals	22.3	53.7	12.0	12.0	175	13.5	53.0	33.5	155
Field work	5.7	57.2	29.7	7.4	175	17.3	51.4	31.3	150
Purchased major farm supplies and equipment	2.3	24.4	60.8	12.5	176	2.1	90.0	7.9	140
Marketed farm products through wholesale buyers or directly to consumers	2.3	17.0	61.9	18.8	176	3.0	87.2	9.8	132
Supervised the farm work of others	0.6	40.1	48.0	11.3	177	6.4	82.2	11.4	140

Table 12. Farm spouses' opinions on family decision-making behavior

Decisions	Usually me	My husband or someone else	My husband and I or someone else	Decision has never come up	Number of respondents
			Percent		
Buy major household appliances	9.2	8.0	81.7	1.1	174
Buy or sell land	0.0	16.2	68.2	15.6	173
Rent more or less land	0.0	26.0	56.7	17.3	173
Buy major farm equipment	1.2	49.1	46.2	3.5	173
Produce a crop or livestock	0.0	51.7	38.5	9.8	174
Determine when to sell agricultural products	0.6	59.8	35.6	4.0	174
Try a new agricultural practice	0.0	58.0	28.8	13.2	174

Table 13. Farm spouses' report on frequency of life pressures

Pressures	Almost never	Occasionally	Daily	Does not apply	Number of respondents
			Percent		
Lacking control over weather and commodity prices	12.6	54.1	29.3	4.0	174
Problems in balancing work and family responsibilities	12.0	57.1	24.0	6.9	175
Indebtedness and debt-servicing problems	31.8	42.8	9.8	15.6	173
Adjusting to new government policies	20.8	60.1	9.3	9.8	173
Conflict with children	23.4	56.0	4.0	16.6	175
Conflict with spouse	32.0	59.4	3.5	5.1	175
Difficulty with child care arrangements	24.9	17.3	2.9	54.9	173
No farm help or loss of help when needed	32.0	38.9	2.2	26.9	175
Insufficient support from spouse in farm or family duties	56.9	33.3	1.8	8.0	174

Table 14. Coping strategies used by farm spouses

Coping strategies	Use a great deal	Use quite a bit	Use somewhat	Never use	Number of respondents
			Percent		
Participate in church activities	39.9	26.0	26.0	8.1	173
Put up with a lot as long as I make a living from farming	23.3	29.6	27.9	19.2	172
Remind myself that for everything bad about farming, there is also something good	19.9	35.7	35.0	9.4	171
Notice people who have more difficulties in life than I do	19.1	36.4	40.5	4.0	173
Tell myself that success in farming is not the only important thing in life	16.4	29.2	39.2	15.2	171
Make a plan of action and follow it	16.4	36.2	38.6	8.8	171
Become more involved in activities outside the farm	12.6	27.4	50.3	9.7	175
Seek spiritual support from minister, priest or other	10.5	15.1	31.4	43.0	172
Don't expect to get much income from farming	9.5	13.0	42.6	34.9	169
Wish that the situation would go away or somehow be over with	9.3	12.2	48.3	30.2	172
Try to keep my feelings to myself	8.7	21.9	48.0	21.4	173
Go on as if nothing is happening	7.6	24.2	40.0	28.2	170
Seek support from friends and/or relatives	7.5	24.3	45.7	22.5	173
Talk to someone who can do something concrete about the problem	3.6	11.2	43.2	42.0	169
Keep problems secret from others	3.5	15.8	43.3	37.4	171
Try to make myself feel better by eating, drinking, smoking, using medication, etc.	2.9	5.2	17.9	74.0	173
Talk to a family counselor or other mental health professional	1.7	1.8	5.7	90.8	173
Refuse to think about it	1.2	5.8	49.4	43.6	172

Table 15. Operator and farm spouse membership in farm and local organizations

Organizations/activities	Spouse				Operator			
	Member	Former member	Never member	Number of respondents	Member	Former member	Never member	Number of respondents
	Percent				Percent			
Any organization, such as National Farmers Organizations, Grange, Farm Bureau, National Farmers Union, Young Farmers and Farm Wives	33.5	8.7	57.8	173	39.3	15.5	45.2	168
Any women's branches of general farm organizations, such as Farm Bureau Women	6.3	1.7	92.0	174	4.4	0.0	95.6	135
Any commodity producers' associations, such as the American Dairy Association or National Wheat Producers Association	15.5	4.7	79.8	168	30.4	8.2	61.4	158
Any women's branches of commodity organizations, such as the Cattlewomen or the Wheathearts	5.8	1.1	93.1	173	1.4	0.0	98.6	138
Women's farm organizations, such as Women for Agriculture, American Agri-Women, or Women Involved in Farm Economics	2.9	0.6	96.5	171	0.7	0.0	99.3	136
Farm political action groups, such as a state Family Farm Movement or National Save the Family Farm Coalition	1.7	0.6	97.7	172	2.0	2.1	95.9	148
Local governing board, such as school board or town council	8.4	7.8	83.8	167	26.8	20.3	52.9	157
Marketing cooperative	11.4	1.2	87.4	167	24.3	2.7	73.0	152
Farm supply cooperative	23.2	2.4	74.4	164	48.1	2.5	49.4	158

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